



KENTUCKY HEALTH BENEFIT EXCHANGE
HEALTH INSURANCE
IS FOR EVERYONE. GET YOURS.



Education and Outreach OEP 5

October 2018



Education and Outreach Open Enrollment 5

This webinar will provide an overview of Education and Outreach efforts in Kentucky for the upcoming Open Enrollment Period

Open Enrollment Dates



November 1st:	Open Enrollment begins
December 15th:	Open Enrollment Ends
December 16th:	Enrollment continues <i>for those who lost coverage</i>
December 31st:	Last day to enroll for January 1 st effective date <i>for those who lost coverage</i>
March 1st:	SEP period ends for <i>those who lost coverage</i>

OEP 5 Goals



- ☐ Maintain enrollment
 - ✓ 76K
 - ✓ Projections indicate 60-65K
- ☐ Innovative use of resources
- ☐ Utilize member level data to funnel enrollees to Assisters/Agents
- ☐ Reach underpenetrated populations

OEP Message

- ☐ Help is Available
- ☐ Where to get help
- ☐ Dates
- ☐ Get Covered
- ☐ Rate increase may mean increase in APTC
- ☐ Special Enrollment Period



E & O Plan

Assister
Toolkits

Ongoing
Assister
meetings

Assister Partnership



PSA Scripts
for local
media

Public
Announcements

Call Center
IVR



Commercial
Venues

Events

Public Events



Webinars

Education
and Outreach

2018 FFM
Processes

Daily social
media posts

Share posts
from us and
other groups

Social Media



Cadence being
determined

Assister
information

KOG
Managing

Deadlines

Text Campaign

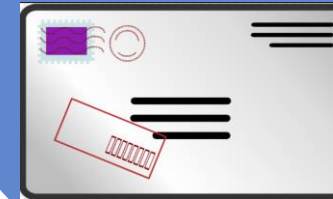


Post Cards

11/28

12/13

01/03/18



Website

Prescreening

Direct where
to go

Assister Partnership



- ☐ **Grassroots efforts**
- ☐ **Partner with organizations to promote Open Enrollment message**
- ☐ **Toolkits**
 - ✓ advertisements, banners, posters and public service announcements
- ☐ **Ongoing meetings**
 - ✓ share innovative ideas
 - ✓ ensure support for Assister groups in the counties they serve
- ☐ **FAQs and preparedness**

Public Announcements



- ☐ **41 radio stations**
 - ✓ **Public Service Announcements**
 - ✓ **Messaging for before, during, and after OEP**
- ☐ **KHBE Call Center scripting**
 - ✓ **knowledgebase articles with relevant information for callers who need direction in applying and enrolling in a Qualified Health Plan**
- ☐ **KHBE IVR Messaging**
- ☐ **Support Professionals line**
 - ✓ **1-855-326-4650**

Events



- ☐ **Commercial venues**
 - ✓ Some retail locations may not allow in person events but may allow materials
 - CVS pharmacy or clinic allowing poster
 - Local nail salon allowing infographic

- ☐ **Over 500 events**
 - ✓ Continued scheduling of these valuable outreach opportunities

Webinars



Webinars

Education
and Outreach

2018 FFM
Processes

- ☐ Share information with a large group
- ☐ Information available on the KHBE website as a resource.
- ☐ Next webinar on new or changing FFM processes for plan year 2018
- ☐ Welcome suggestions and feedback so we can better meet the needs of Assisters
- ☐ Participation is important
- ☐ Recently added:
CMS Complex Cases: Calculating Past- Due Premium Payments and Resolving Data Matching Issues

Social Media: Facebook and Twitter



- ☐ More frequent posts during OEP
 - ✓ Daily Monday thru Friday
- ☐ Built around messaging
- ☐ Will add events to our post rotation
 - ✓ Link to a weekly event list
- ☐ Links to resources as they become available
- ☐ Share and like our posts
- ☐ We will like and share your events

Text Messaging



- ❑ Over 30,000 phone numbers of existing households with QHP members
- ❑ Text message campaign using household level data provided by CMS
- ❑ Texting frequency will compliment the text campaign by HealhtCare.gov.
- ❑ Messaging will be focused on finding an Assister in users location, deadlines, and importance of taking action
- ❑ May also incorporate email campaign with similar structure

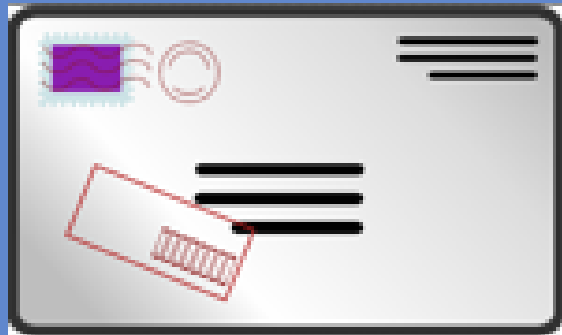
Mailings and Notices

Post Cards

11/28

12/13

01/03/18



- ☐ HealthCare.gov and Issuers will send notices
- ☐ KHBE will send postcards to consumers who are not within the email/text lists
- ☐ Proposed dates for sending message will focus on deadlines, action needed and Special Enrollment Period reminders.
 - ☐ 11/7/2017
 - ☐ 12/16/2017
 - ☐ 01/6/2018

Websites



☐ kynect.ky.gov

- ✓ Functions as a landing page where consumers can search for in person assistance, prescreen or be directed to HealthCare.gov

☐ KHBE.ky.gov

- ✓ Offers general resources, Job Aids, Quick Reference Guides, as well as, webinars, Fact Sheets, and other useful information

☐ HealthCare.gov

- ✓ Offers many tools and information for consumers, Agents, and Assisters



Differences and specifics for Open Enrollment Period Five

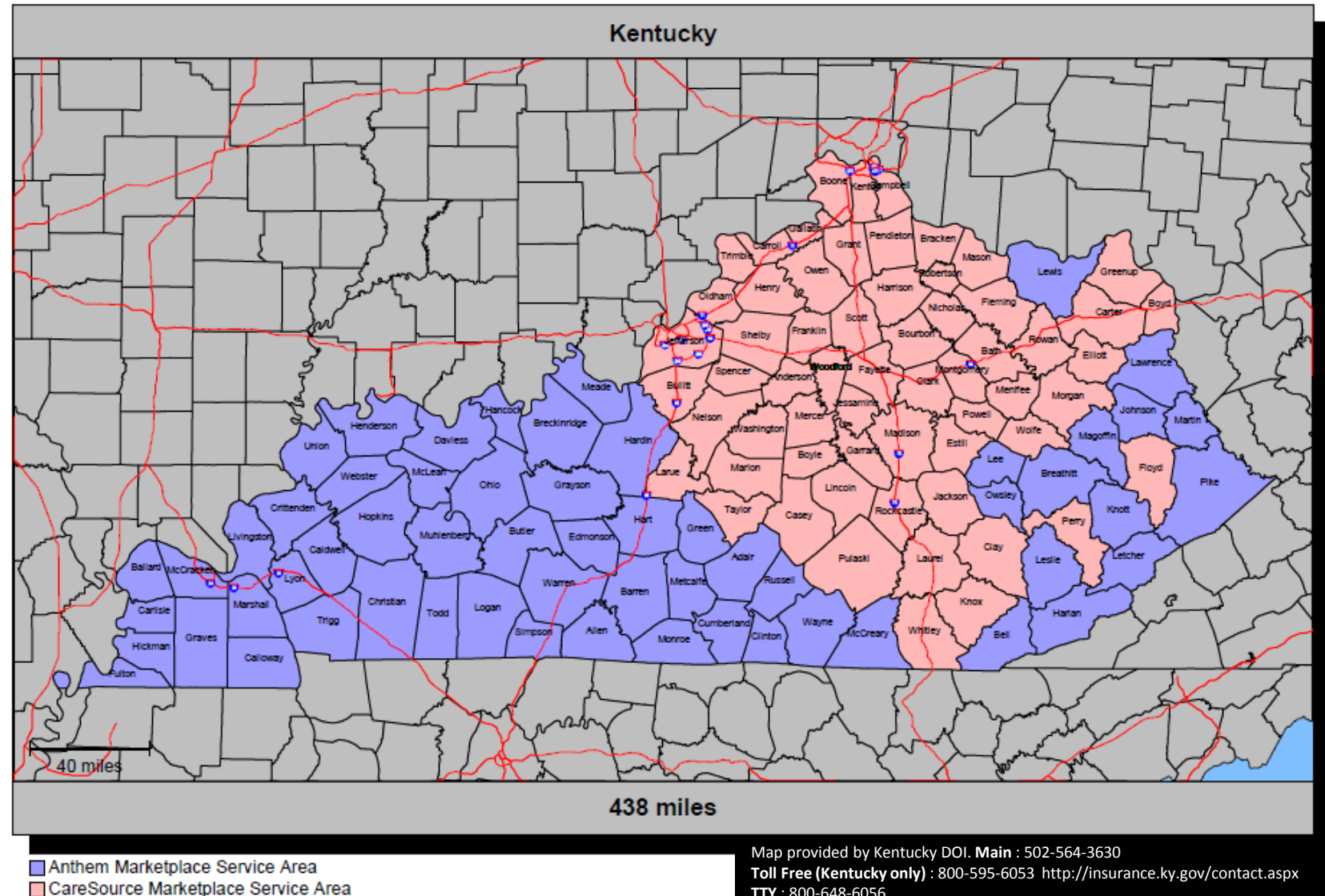
What's Different: Plan Availability

Anthem

**Areas with plans
available**

CareSource

**Areas with plans
available**



What's Different: Shorter Open Enrollment Period

❑ OEP 5 is Shorter

- ✓ 45 days
- ✓ This is the time for new enrollees
- ✓ People who were enrolled during 2017, but cancelled or terminated during 2017 calendar year

November 2017						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2
3	4	5	6	7	8	9

December 2017						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

What's Different: Cross-walk into Plans

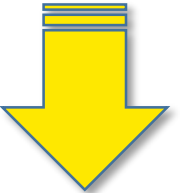


- ❑ Current enrollee's will be cross-walked into another plan IF:
 - ✓ The enrollee's current QHP is not available through the Marketplace for 2018
 - ✓ No QHPs from the original issuer are available for auto re-enrollment that cover a service area that includes the enrollee's location
- ❑ CMS, if feasible, will direct alternate enrollment for affected enrollees in another QHP available through the Marketplace with a service area that covers the enrollee's location, taking into account the issuer's ability to absorb new enrollment and the lowest premium plan, according to the hierarchy in the following pages

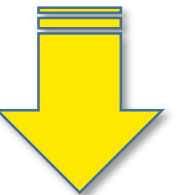
Cross walked into Plans



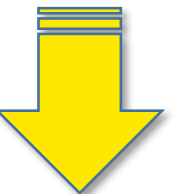
The enrollee's coverage will be matched to a QHP at the same metal level under the same product network type.



If there is no QHP available at the same metal level under the same product network type in the same service area, the enrollee will be matched to a QHP at the same metal level under a different, if possible similar, product network type.



If no QHP is available that is the same metal level under a different product network type in the same service area, the enrollee will be matched to a QHP that is one metal level lower than the enrollee's current QHP under the same product network type.

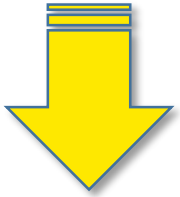


If no QHP is available that is one metal level lower than the enrollee's current QHP under the same product network type in the same service area, the enrollee will be matched to a QHP that is one metal level lower under a different, if possible similar, product network type.

Cross walked into Plans



If no QHP is available that is one metal level lower under a different product network type in the same service area, the enrollee will be matched to a QHP that is one metal level higher than the enrollee's current QHP under the same product network type.



If no QHP is available that is one metal level higher than the enrollee's current QHP under the same product network type in the same service area, the enrollee will be matched to a QHP that is one metal level higher under a different, if possible similar, product network type.



If no QHP is available that is one metal level higher under a different product network type in the same service area, the enrollee will be matched to a QHP at any metal level under the same product network type.

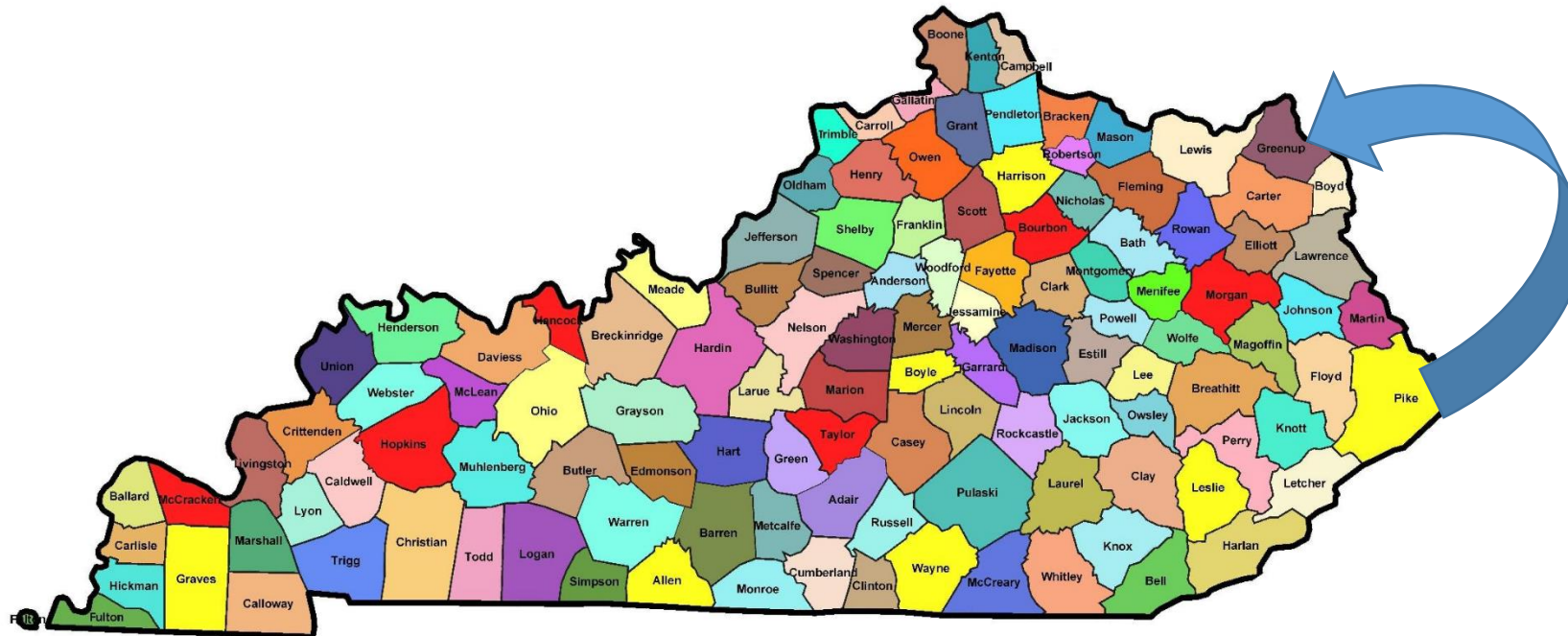


If no QHP is available for enrollment at any metal level under the same product network type in the same service area, the enrollee will be matched to a QHP at any metal level under a different, if possible similar, product network type.

Cross walked into Plans

Q: What happens if an issuer no longer offers coverage in a service area that covers the enrollee's location but still participates in Marketplace in the State?

A: If an issuer still participates in the Marketplace in the State, but does not offer a QHP in a service area that covers the enrollee's location, the Marketplace will identify an alternate enrollment for enrollees into another QHP offered by a different issuer.



EXAMPLE:

If an issuer is no longer offering a plan in Pike County but does offer plans in Greenup County; the Pike Co. enrollee will not be cross-walked to the Greenup Co. Plan. Marketplace will cross-walk the enrollee into a plan offered by a different issuer in Pike County.

What's Different: Special Enrollment for Loss of Coverage



SEP for Loss of Coverage

- ☐ Plan no longer being offered by Marketplace
 - ✓ These consumers will still be cross-walked into similar plan using hierarchy
- ☐ MUST take action
 - ✓ Indicate on application there is/was a loss of coverage



HealthCare.gov Individuals & Families Small Businesses Español Log in

See if you qualify for a Special Enrollment Period (SEP)

Did you or anyone in your household lose qualifying health coverage in the **past** 60 days
OR do you expect anyone in your household to lose coverage in the **next** 60 days? ⓘ

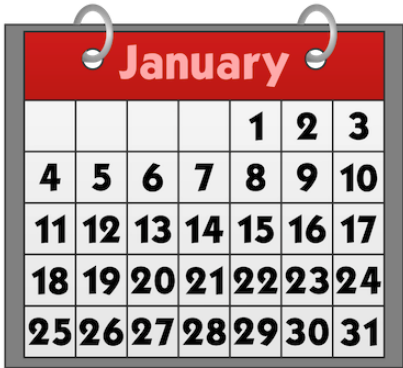
☒ YES ☐ NO

A red arrow points to the YES button.

What's Different: Special Enrollment for Loss of Coverage

❑ SEP for Loss of Coverage

- ✓ Enroll by 12/31/2017 for 1/1/2018 start date
 - Enroll by December 31, 2017 for coverage starting January 1, 2018
 - Enroll in January for coverage starting February 1, 2018
 - Enroll in February for coverage starting March 1, 2018
 - Enroll on March 1, 2018 (last day to enroll) for coverage starting April 1, 2018



- ✓ Consumers may need to send documents to HealthCare.gov to verify their loss of coverage

SEP for Loss of Coverage

❑ DECEMBER 2017

- ✓ 15th deadline for new enrollment
- ✓ 31st last day for those with SEP for 1/1/18 start date

December 2017						
SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SEP for Loss of Coverage

☐ January 2018

- ✓ 1/1/2108 Plan start date for:
- New consumers who enrolled by December 15th
- OR**
- consumers who qualified for SEP and enrolled by December 31st
 - Consumers who qualify for the Loss of Coverage SEP can enroll anytime during the month of January

January 2018						
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SEP for Loss of Coverage

☐ February 2018

- ✓ 1st will be the plan start date for any SEP eligible consumer who enrolled at any time during January.
- ✓ SEP eligible consumers may still enroll during month of February

February 2018						
SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

SEP for Loss of Coverage

☐ March 2018

- ✓ 1st is the last day anyone who qualifies for the Loss of Coverage SEP can enroll in a plan with that SEP.
- ✓ Anyone who enrolls on March 1st will have an April 1, 2018 start date

March 2018						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

What's Different: Established Consumer Base



- ☐ Consumers familiar with HealthCare.gov as a brand
- ☐ Consumers aware of Marketplace existence
- ☐ Consumers familiar with process

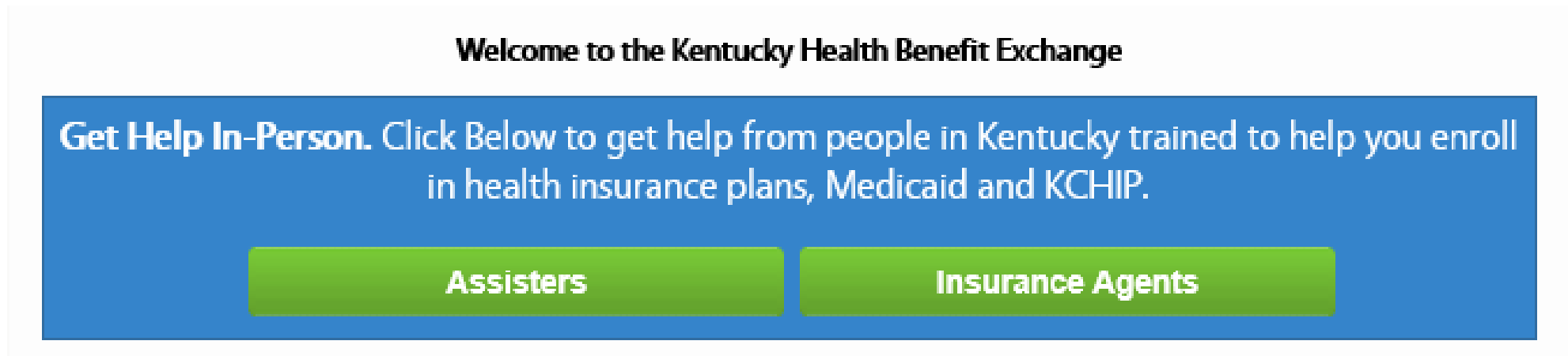


Best Practices

Executing a successful Open Enrollment Period

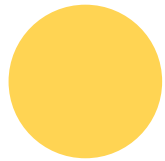
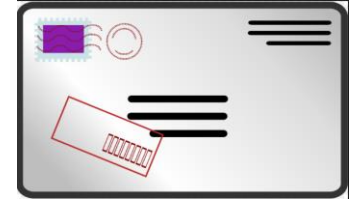
Best Practices: Searching for an Agent

- ❑ To help consumers who are interested in speaking with an Agent, use the search tool at kynect.ky.gov.
- ❑ Select the county of the individuals residence and then select the insurance company participating in that county (Caresource or Anthem). This will narrow the results more so that they can receive help from an agent who is appointed with the carrier.



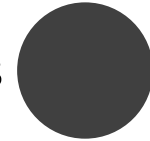
****Assisters will be able to help regardless of the county or issuer operating in that county.**

Best Practices: Use the Plan

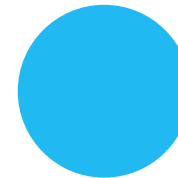


Consistent Messaging

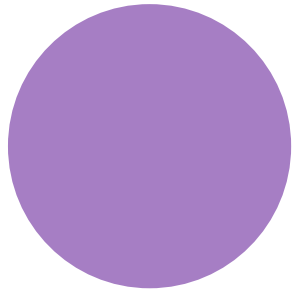
Proven methods



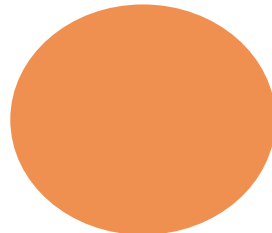
Innovative ideas



Technology



Social media



Use Resources

Partnerships



Best Practices: Encourage Active Plan Selection

Auto-renewal is a good fallback to ensure consumers do not have a gap in coverage but it is a best practice to ensure the information on the application is updated and correct.

- Ensures accurate APTC amount
- Allows consumers to compare plans
- Consumers actively choose the plan that best meets their needs.

If a consumer does not update their application and confirm their 2018 plan choice by December 15th they will get a notice from the Marketplace telling them in which plan they have been enrolled.



OEP Resources

☐ kynect.ky.gov

- ✓ Search tools
- ✓ Prescreening

☐ KHBE.ky.gov

- ✓ Tool kit
- ✓ Fact Sheets
- ✓ FAQs
- ✓ Webinars

☐ HealthCare.gov

- ✓ Tool kits
- ✓ Resource Guides
- ✓ Form and Notice samples
- ✓ Contact information
- ✓ Training
- ✓ Topic Searches





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